

<i>SERFF Tracking Number:</i>	<i>ALSB-125701307</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39379</i>
<i>Company Tracking Number:</i>	<i>LU10933R-1</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>LU10933R-1</i>		
<i>Project Name/Number:</i>	<i>LU10933R-1/LU10933R-1</i>		

Filing at a Glance

Company: Allstate Life Insurance Company		
Product Name: LU10933R-1	SERFF Tr Num: ALSB-125701307	State: ArkansasLH
TOI: A05I Individual Annuities- Immediate Non-Variable	SERFF Status: Closed	State Tr Num: 39379
Sub-TOI: A05I.000 Annuities - Immediate Non-variable	Co Tr Num: LU10933R-1	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Elizabeth Vassallo	Disposition Date: 06/24/2008
	Date Submitted: 06/23/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: LU10933R-1	Status of Filing in Domicile: Pending
Project Number: LU10933R-1	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/24/2008	
State Status Changed: 06/24/2008	Deemer Date:
Corresponding Filing Tracking Number: ALSB-125689522; AR State # 39260	
Filing Description:	
RE: Replacement Filing SERFF Tracking No: ALSB-125701307;	
Approval SERFF Tracking No: ALSB-125689522;	
Approval State Filing No: 39260	

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FILING FOR REPLACEMENT

LU10933R-1 Guaranteed Annuity Payment Liquidity Rider
Replacing Forms LU10933 and LU10933R

NAIC#: 008-60186

Dear Mr. Shields:

We submit the above-listed form for replacement.

Please replace Guaranteed Annuity Payment Liquidity Riders LU10933 and LU10933R provided to your Department with form LU10933R-1. These forms have not been implemented or issued in your state.

We have made the following changes from the previously provided forms:

1. deleted "but never less than the guaranteed amount listed on the Annuity Data Page" from the fifth paragraph of form LU10933;
2. added "any time" to the second paragraph; and
3. added "after the first scheduled Annuity Payment" to the first sentence of the fourth paragraph.

Except for the changes mentioned above, no other changes have been made to form LU10933R-1.

We have attached a revised Statement of Variability for form LU10933R-1. We have also attached a revised actuarial memorandum, with the only change made to the referenced form number.

These forms have been generated by our home office computer system. These forms may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

Please note that some of the variable information on the pdfs of these forms was bracketed using Adobe Acrobat.

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Although the bracketing appears on the attached pdfs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

Enclosed is the required readability certification.

The required filing fee has been sent via EFT.

Company and Contact

Filing Contact Information

Elizabeth Vassallo,	evass@allstate.com
3100 Sanders Rd, Suite M2A	(847) 402-2355 [Phone]
Northbrook, IL 60062	(847) 326-5224[FAX]

Filing Company Information

Allstate Life Insurance Company	CoCode: 60186	State of Domicile: Illinois
3100 Sanders Road, Suite M2A	Group Code: 8	Company Type:
Northbrook, IL 60062	Group Name:	State ID Number:
(847) 402-8112 ext. [Phone]	FEIN Number: 36-2554642	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	\$20/form x 1 form = \$20.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Life Insurance Company	\$20.00	06/23/2008	21041847

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/24/2008	06/24/2008

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Disposition

Disposition Date: 06/24/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Readability		Yes
Supporting Document	Statement of Variability		Yes
Form	Guaranteed Payment Liquidity Rider		Yes

SERFF Tracking Number: ALSB-125701307 State: Arkansas

Filing Company: Allstate Life Insurance Company State Tracking Number: 39379

Company Tracking Number: LU10933R-1

TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Variable

Product Name: LU10933R-1

Project Name/Number: LU10933R-1/LU10933R-1

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LU10933R-1	Policy/Cont	Guaranteed Payment	Revised	Replaced Form #: LU10933R	50	LU10933R-1
		ract/Fratern	Liquidity Rider		Previous Filing #: ALSB-125689522		ALIC
		al					Guaranteed
		Certificate:					Payment
		Amendmen					Liquidity
		t, Insert					Rider.pdf
		Page,					
		Endorseme					
		nt or Rider					

ALLSTATE LIFE INSURANCE COMPANY

(herein called "we" or "us")

Guaranteed Annuity Payment Liquidity Rider

This rider is attached to your Contract as an additional benefit. If the rights under this rider are exercised, the future Guaranteed Annuity Payments provided under your Contract will be reduced. All rider terms will have the same meaning as under the Contract. The following describes the benefit this rider provides:

This rider provides the Owner, or subsequent Beneficiaries upon death of the Owner, with the ability to elect and receive all or part of the value of remaining Guaranteed Annuity Payments in the form of a lump sum payment any time after the first payment of the Contract has been made.

The Owner must provide us with a written request stating:

- You have elected to exercise the Guaranteed Annuity Payment Liquidity Rider and which Schedule of Annuity Payment(s) you are selecting to use this rider with,
- The percentage or the specified dollar amount, up to 100%, of future Guaranteed Annuity Payments to be withdrawn,
- Your signature along with any other party who has rights to the Annuity Payments including Joint Owner(s) and irrevocable Beneficiaries, and
- Any other information required by us.

This Rider may be exercised at any time after the first scheduled Annuity Payment subject to the following:

- Minimum withdrawal amount of \$2,500 unless electing 100% of remaining Guaranteed Annuity Payments
- If selecting to receive part of the remaining Guaranteed Annuity Payments, the post withdrawal minimum Annuity Payments must be at least \$100 per payment for each payee, and
- Not within 12 months after an election to exercise the Accelerated Benefit Liquidity Rider, if included in your Contract.

We will provide you a lump sum payment in exchange for the requested percentage of Guaranteed Payments being withdrawn. The lump sum will equal the cost to replace the Guaranteed Annuity Payments using the current cost to purchase a new Allstate Life Insurance Company Single Premium Immediate Annuity as of the processing date, less the withdrawal processing charge listed on the Annuity Data Page. All future Guaranteed Annuity Payments will be reduced by the percentage you elect to withdraw. If a specified dollar amount is requested then the percentage will be based on the ratio of dollars withdrawn to the total amount available under this rider.

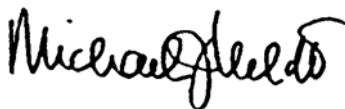
Upon receipt of a signed request acceptable to us, we will process the withdrawal and issue the lump sum payment to the Payee within 30 days.

This rider does not impact any Life Contingent Annuity Payments.

Termination of this Rider This rider will terminate when all Guaranteed Annuity Payments have been paid or withdrawn.

Except as amended in this rider, the Contract remains unchanged.

If you have any questions about this rider, please contact us at 1-800-755-5275.



Secretary

LU10933R-1



President and Chief Executive Officer

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name:	Certification/Notice	06/18/2008
Comments:		
Attachment:		
	AR cert of comp 6-23-08.pdf	

Review Status:

Satisfied -Name:	Readability	06/23/2008
Comments:		
Attachment:		
	ALIC LU10933R-1 Only Readability CW.pdf	

Review Status:

Satisfied -Name:	Statement of Variability	06/23/2008
Comments:		
Attachment:		
	ALIC SOV GAPLR REVISED-1 CW.pdf	

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

I hereby certify that to the best of my knowledge and belief this submission complies with Ark. Code Ann. 23-79-138, Regulation 49, and Regulation 33.

June 23, 2008

Date

Signature of Officer

Karen Burckhardt

Name

Assistant Vice President

Title and/or Business Affiliation

ALLSTATE LIFE INSURANCE COMPANY READABILITY CERTIFICATION

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms.
These forms are at least ten (10) point type, two (2) point leaded.

TITLE	FORM NUMBER	FLESH SCORE
Guaranteed Annuity Payment Liquidity Rider	LU10933R-1	50.5

Karen Burckhardt

Assistant Vice President
Title

June 19, 2008
Date

ALLSTATE LIFE INSURANCE COMPANY

STATEMENT OF VARIABILITY FOR

Guaranteed Annuity Payment Liquidity Rider: LU10933R-1

The form listed above contains texts that are bracketed to denote information that may change or vary. Any change will be for future use only, and applied on a non-discriminatory basis.

- The waiting period could change or be removed. We are requesting flexibility to maintain a range of 0 – 24 months/payments. The waiting period may be determined by months since issue versus payments made.

The percentage or the specified dollar amount, up to [100%] of the future Guaranteed Annuity Payment to be withdrawn. We are requesting flexibility to maintain a range of 10% - 100%.

The waiting period could change or be removed. We are requesting flexibility to maintain a range of 0 – 24 months/payments. The waiting period may be determined by months since issue versus payments made.

Minimum withdrawal amount: This is currently shown as \$2,500. In the future, the amount may range from \$100 to \$10,000. In the future a withdrawal amount below the minimum may not be allowed. We reserve the right to revise or delete the requirement that the withdrawal amount be 100% of the remaining guaranteed annuity payments.

Post withdrawal minimum Annuity Payments: This is currently shown as \$100. In the future, the amount may range from \$25-\$500 per each payee or contract.

The reference to payee is variable as there may be cases where one or multiple payee(s) apply.

The time period after an election: This is currently shown as 12 months. We are requesting flexibility to maintain a range of 3 – 24 months.

Lump sum payment processing period: This is currently shown as 30 days. In the future, the processing period may range from 30-60 days.

- **Officer Signatures and Title:**
Officer signatures and there are bracketed so that we may change them to reflect the current signatures and titles as officers change.